

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TROY R SHEFFIELD

Debtor(s)

Case No. 19-23887JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/04/2019.
- 2) The plan was confirmed on 12/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/06/2020, 04/04/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/18/2024.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$88,938.50.
- 10) Amount of unsecured claims discharged without full payment: \$49,904.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Total paid by or on behalf of the debtor	\$64,652.00	
Less amount refunded to debtor	\$0.00	
NET RECEIPTS:		\$64,652.00

Attorney's Fees Paid Through the Plan	\$3,300.00	
Court Costs	\$0.00	
Trustee Expenses & Compensation	\$3,290.56	
Other	\$0.00	
TOTAL EXPENSES OF ADMINISTRATION:		\$6,590.56

[illegible]

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Int.
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
CAPITAL ONE AUTO FINANCE++	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE++	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	453.00	453.89	453.89	8.47	0.00
CITIMORTGAGE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CITIMORTGAGE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CMC	Unsecured	78.00	NA	NA	0.00	0.00
COMCAST	Unsecured	0.00	166.25	166.25	3.10	0.00
CONTINENTAL FINANCE COMPANY	Unsecured	466.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE COMPANY	Unsecured	466.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	187.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	187.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	301.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN++	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	398.47	364.92	364.92	6.81	0.00
EOS CCA++	Unsecured	418.98	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	948.00	NA	NA	0.00	0.00
GEORGE J FRANCIS MD++	Unsecured	20.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	16.97	16.97	0.32	0.00
INTERNAL REVENUE SERVICE*	Priority	565.85	501.58	501.58	501.58	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	958.87	NA	NA	0.00	0.00
LNVV FUNDING LLC	Unsecured	301.00	301.22	301.22	5.62	0.00
MIDFIRST BANK SSB*	Priority	0.00	0.00	0.00	0.00	0.00
MIDFIRST BANK SSB*	Secured	15,000.00	5,368.91	0.00	0.00	0.00
NATIONAL REHAB	Unsecured	154.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	31,964.00	NA	NA	0.00	0.00
NAVIENT PC TRUST	Unsecured	31,964.00	32,014.98	32,014.98	597.28	0.00
NORTH SIDE CHRISTIAN HC	Unsecured	25.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	644.60	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	5,210.46	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	13,893.00	13,646.73	13,646.73	254.60	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
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POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
POST GAZETTE FEDERAL CREDIT UN	Unsecured	10.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	NA	269.56	269.56	5.03	0.00
QUEST DIAGNOSTIC	Unsecured	36.70	NA	NA	0.00	0.00
REFLEX++	Unsecured	466.75	NA	NA	0.00	0.00
RPM++	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STATE COLLECTION SERVICE INC	Unsecured	171.40	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00
WILKINSBURG-PENN JT WATER AUTI	Unsecured	55.80	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	90,000.00	98,791.13	18,627.55	18,627.55	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	0.00	0.00	4,644.05	4,644.05	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	0.00	100,871.06	0.00	27,998.55	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	0.00	5,418.19	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Priority	0.00	1,400.00	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Priority	0.00	225.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$23,271.60	\$51,270.15	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,271.60	\$51,270.15	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$501.58	\$5,712.04	\$0.00
TOTAL PRIORITY:	\$501.58	\$5,712.04	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,849.07	\$1,079.25	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,590.56</u>	
Disbursements to Creditors	<u>\$58,061.44</u>	
TOTAL DISBURSEMENTS :		<u>\$64,652.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.